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1. Describe the single greatest opportunity and the single most significant challenge your community bank is experiencing in the markets in which you currently operate.
2. Describe the single greatest opportunity and the single most significant challenge, at a national level, that could impact the community bank business model.
3. How important is “scale,” or size, to the viability of the community bank business model?

4. What characteristics of bank management and bank boards of directors are important to high performance of a community bank?
5. Describe the financial services model that you believe can best survive in regions that are experiencing declining population growth and economic decline.
6. What areas of research, if undertaken, could promote a better understanding of the future of the community bank business model?
7. How has competition from nonbank financial institutions -- on both the lending and funding sides -- changed in the post-crisis environment?

For those community bankers unable to attend the town hall meeting in person, the Department has extended its original deadline and will continue to accept written statements responding to the above questions via our [survey](#). Please submit by May 15, 2013.

Your input is important and we urge you to participate. More information about the conference is available on the [Federal Reserve Bank of St. Louis website](#).

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